19 E.

Uniform Residential Loan Application This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided ( and the appropriate box checked) when the income or assets of a person other than the "Borrower" (Including the Borrower's spouse) will be used as a basis for loan qualification or X the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. T TYPE OF MORTGASE AND TERMS OF LOAN Lender Case Number X Conventional Other (explain): Mortgage Applied for: 0094608669 USDA/Rural Housing Service No. of Months Amortization Other (explain):
X ARM (type): Amount Interest Rate Fixed Rate Type: ]GPM 360 \$137,500.00 5.800 II. PROPERTY INFORMATION AND PURPOSE OF LOAN No. of Units Subject Property Address (street, city, state, & ZIP) 244 Lewisburg-Western Road, Lewisburg, OH 45338 Legal Description of Subject Property (attach description if necessary) Year Built 1950 Property will be: Primary Residence Other (explain): Purpose of Loan Purchase Construction Secondary Residence Investment X Refinance Construction-Permanent Complete this line if construction or construction-permanent loan
Year Lot | Original Cost | Amount Existing Liens . [Total (a + b) Year Lot Original Cost (a) Present Value of Lot l(b) Cost of Improvements Complete this line if this is a refinance loan.
Year Original Cost Acquired Amount Existing Liens Purpose of Refinance Describe Improvements \_\_\_\_made \_\_\_to be made Refi-Cash Out Cost: \$ 0.00 2000 \$ 109.000.00 693,000.00 Estate will be held in: Manner in which Title will be held Title will be held in what Name(s) ROCKWAY L. STUDEBAKER AND JALIA L. X Fee Simple STUDEBAKER Leasehold (show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (expla in) Borrows III BORROWER INFORMATION CO-BORSWEI Co-Borrower's Name (include Jr. or Sr. if applicable) Borrower's Name (include Jr. or Sr. If applicable) Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Social Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | DOB(MM/DD/YYYY) Yrs. School Security Number | Home Phone (Incl. area code) | Home Phon 03/03/1959 (937) 962 - 4537 300-58-1725 Unmarried (Include single, diversed, widowed) ints (not listed by Borrower) X Married Dependents (not listed by Co-Eurrower) Married Unmarried (Include single, divorced, widowed) Separated Separated Present Address (street, city, state, ZIP) X Own No. Yrs. Present Address (street, city, state, ZiP) Own Rent 5 244 Lewisburg-Western Road Lewisburg, OH 45338 Mailing Address, if different from Present Address Malling Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Former Address (atreet, city, state, ZIF) Own Own Rent No. Yrs. No. Yre. Rent 244 LEWISBURG-WESTERN ROAD LEWISBURG, DH 45338 IV ENFLOYMENT INFORMATION Co-Burique! Borrower Yra, on this job Yrs. on this job Name & Address of Employer Self Employed Name & Address of Employer 0.417 Zumstein Inc Yrs, employed in this line of work/profession Yrs. employed in this line of work/profession Position/Title/Type of Business Business Phone (not. meacods) Position/Title/Type of Business Susiness Phone (not, prescode) (937)962-4537 Hechanic (937) 962-4537

If employed in current position for less than two years of if currently employed in more than one position, complete the following: Dates (from - to) Dates (from - to) Name & Address of Employer Name & Address of Employer Salf Employed Salf Employed Monthly income Monthly Income Business Phone (no), area code) Position/Title/Type of Business Business Phone (not, area code) Position/Title/Type of Business Name & Address of Employer Dates (from - to) Self Employed Name & Address of Employer Dates (from - to) Self Employed Monthly Income Monthly income Business Phone (ncl. areacode) Position/Title/Type of Business Position/Title/Type of Business Susiness Phone Incl. areacode) 0094608559 Borrower's pager Borrower's cell Freddie Mac Form 85 01/04 Fannie Mac Form 1003 01/04 Page 1 of 4 Co-Borrower's call Co-Borrower's pager 000000946085690605990601 -21N(OH) (0305) VMP Mortgage Solutions (800)521-7291

EXHIBIT 5

Combined Monthly Housing Expense 3,215,59 Rent Ca-Serrower 0.00 3,215.59 Base Empl. Income\* 0.00 First Mortgage (P&I) 0.00 Other Financing (P&I) 806.79 731.00 ¢ Overtime 0.00 8.00 0.00

Bonuses	0.	.00	0.00		07.27	40 50		
Commissions	0.	.00	0.00	Hazard Insurance		<del></del>		
Dividends/interest	0.	.00	0.00	Real Estate Taxes	50.00			
Net Rental Income		.00	0.00	Mortgage Insurance	0.00	0.00		
Other (before completing,			0 0.00	Homeowner Assn. Dues	0.00	0.00		
see the notice in "describe-	U,	0.0	<u> </u>	Others	0.00	0.00		
other income," below)								
Total 6	3,215	. 59  \$	\$ 3.215.59	Total	14 0271001	<u> </u>		
* Self Employed Botrower(s)  Describe	may be required to p o Other Income No	rovide additonal documentation	r seperate maintenance incor	ne need not brevealed if the Bo	rrower (B)	i Monthiu Amount		
B/C		or Co-Borrower (C) does	not choose takeve it apriside	red for repayingthis toan.				
<u> </u>						6 0.00		
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			CONTROL CONTRO	LITIES				
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This Statement and an sufficiently joined so the the Co-Borrower section	y applicable supp at the Statement was completed a	orting schedules may be can be meaningfully and f bout a spouse, this Statem	ent and supporting sched	ules must be completed ab	cut that spouse also.	Jointly X Not Jointly		
			The fillities and Placed Ass	ata. List the creditor's name,	address and account much	ser for all outstanding debts,		
ASSET	s	Cash or Market Value						
Description			Use continuation sheet, if a owned or upon refinancing	necessary, indicate by (*) those of the minimum numerity.				
Cash deposit toward pur	chase held by:	9 0.00			Monthly Payment &	Unpaid Balance		
				ILITIES		<del>~</del>		
			Name and address of C	ompany	\$ Payment/Months	4		
11 - 1 - 11	ingo populate b	valou	*** SEE ADDENDU	. ***		ŀ		
List checking and sav Name and address of Bo			The SEE ADDEMAN	•				
Name and address of bi	INK, SELL, OF CHARL	COMON				1		
Vested 401k Retin	rement - Aggr	regated	1					
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			Acct. no.					
			Name and address of C	ompany	\$ Payment/Months	\$		
A			7					
Acct, no.		\$ 27,713.4	5					
Name and address of Ba	enk, S&L, or Credi	t Union						
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Manager of D	ook S&L or Cred	lf Holon	7			1		
Maile and address of the	THE POLICE OF CHANGE	., .,				1		
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			ADDI. 1101					
	Name and address of Bank, S&L, or Credit Union  Asst. no.  Name and address of Bank address of			Company	5 Payment/Months	10		
Acct. no.								
		1.	-		1			
Stocks & Bends (Compa & description)	eny name/ number	\$						
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Life insurance net cash	value	\$ 0.00	'					
Face amount: \$0.00			_					
Subtotal Liquid Asse	its	\$ 27,713.46	5					
Real ostate owned (ent		\$ 145,000.00	√		4			
from schedula of real e	state owned)	1,0,000,000	Acet. no.					
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Not worth of businessi	benwo (ae	\$ 0.00	)	•				
(attach finencial staten			4					
Automobiles owned (m	ake and year)	ş						
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Other Assets (itemize)		\$	1		<del> </del>	<i>\////////////////////////////////////</i>		
			Job-Related Expense (	child care, union dues,	ę	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		
			etc.)			<i>\////////////////////////////////////</i>		
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			Total Monthly Payn	nents :	656.00	<i>\////////////////////////////////////</i>		
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	Total Access a	ic 570 713 M	Net Worth	\$ 140,103.45	I WANT MINIMANDS DI	1. 32,310.00		

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roperty Address (enter S if sold, PS if pending r R if rental boing held for income)		Type of Property		Present arkot Valus	Amo	ent of s & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental inc	
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VII DETAILS OF TRANS	ACTION						VIIII DECLA	PATIONS			
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Alterations, improvements, repairs			0.00	a. Are there	any outst	anding judg	gments against	γου?			
. Land (if acquired separately)  Refinance (incl. debts to be paid off)			0.00	b. Have you	been dool	ared benkr	upt within the p	est 7 years?			
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Estimated closing costs			8.80	d. Are you a	diencelle o	r indirecti	v been eklimete	neol was an in	which resulted	الــا In foresid	CSU
PMI, MIP, Funding Fee			0.00	transfer of	f title in lie	su of forec	home improve	mentrins wo	um mozace saci	. manufac	cture
Discount (if Borrower will pay)			2.08	(mobile) h	ome loans	i, any mor Idioa date	tgaga, tinanoisi . nama and add	ress of Lender.		entes. If "	Yes
Total costs (add items a through h)  Subordinate financing	ļ	2,00	0.00	or VA cas	e number,	if any, an	d reasons for the	ne action.)			<u>_</u>
Berrower's closing coats paid by Seller			0.00	f. Are you p	resently d	elinquent	or in default on	any Federal de	ept or loan		
Other Credits (expisin)				guarentoe	? If "Yes,	" give de	financial obligated in the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the contract of the con	ed in the prec	eding	7	Г
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. Loan amount (add m & n)		137,50	0.00	(PB),	second ho	me (SH),	of investment b	tabirty sirit	f (S).	-	
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(subtract ), k, l & o from l)		iX. £	CHNC	WEEDGMEN	Y AND A	GREEME	NT :				
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